

IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE DISTRICT OF PUERTO RICO

FILED & ENTERED

IN THE MATTER OF:

QUINONES RODRIGUEZ, WILSON

584-88-2782

Debtor(s)

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CASE NO. 01-10273 GAC

MAR 22 2002

Chapter 7

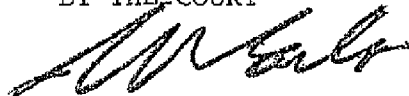
CLERK  
U.S. BANKRUPTCY COURT  
SAN JUAN, PUERTO RICO

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, IT IS  
ORDERED: The debtor is granted a discharge under section 727 of title 11,  
United States Code, (the Bankruptcy Code).

San Juan, Puerto Rico, this *21st* day of March, 2002.

BY THE COURT



Gerardo A. Carlo  
United States Bankruptcy Judge

cc: all creditors

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.



## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property:] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

11400 Commerce Park Drive  
Suite 600  
Reston, Virginia 22091-1506

# CERTIFICATE OF SERVICE

District/off: 0104-3  
Case: 01-10273GAC

User: EBG  
Form ID: I02

Page 1 of 1  
Total Served: 16

Date Rcvd: Apr 02, 2002

The following entities were served by first class mail on Apr 04, 2002.

T ANTONIO FIOL-MATTA, 1561 AVE AMERICO MIRANDA CAPARRA TERRACE, SAN JUAN, PR 00922  
DA JULIO RIVERA TORO, BOX 5090, PONCE, PR 00731  
D QUINONES RODRIGUEZ, WILSON, HC03 BUZON 9800, PENUELAS, PR 00624  
AUTORIDAD ENERGIA ELECTRICA, PO BOX 4267, SAN JUAN, PR 00936  
+CAMARA DE COMERCIANTES MAYORISTAS, PO BOX 195337 HATO REY STA, SAN JUAN, PR 00919  
+DEPARTAMENTO DE HACIENDA, PO BOX 9024140 OFICINA 424-B, SAN JUAN, PR 00902  
DEPT JUSTICE-FEDERAL LITIGATION, PO BOX 9020192, SAN JUAN, PR 00902-0192  
OFFICE OF THE US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1922  
PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE 12 FLOOR,  
SAN JUAN, PR 00918  
STATE INSURANCE FUND, HECTOR R DIAZ GONZALEZ ESQ, PO BOX 365028, SAN JUAN, PR 00936-5028  
US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1922  
1 ISLAND FINANCE, BANKRUPTCY DEPARTMENT, PO BOX 195369, SAN JUAN, PR 00919- 5369  
2 MONEY EXPRESS, DIVISION LEGAL, PO BOX 11890, SAN JUAN, PR 00922- 1890  
3 PROFESSIONAL RECOVERIES INC, PO BOX 971, BROOKFIELD, WI 53008- 0971  
4 SCOTIABANK, PO BOX 362649, SAN JUAN, PR 00936- 2649  
5 SUNCOM, PO BOX 64566, BALTIMORE, MD 21264- 4566

The following entities were served by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Apr 04, 2002

Signature:

